

I  
A  
A 1

1.

(Amended) An accounting system for accounting for a plurality of transactions for a plurality of accounts using a plurality of accounting rules, each transaction being one of a plurality of transaction types, the system comprising:

a user interface for entering the plurality of accounting rules and assigning each of the plurality of accounting rules to at least one transaction type;

a transaction engine for receiving transactions;

an accounting engine coupled to the transaction engine for deriving accounting information for the received transactions using for each received transaction at least one accounting rule assigned to the type of the received transaction; and

an accounting database coupled to the user interface and to the accounting engine for storing records of the plurality of accounting rules and records of the derived accounting information.

2. (Amended) The accounting system of claim 1, wherein the records of the derived accounting information are stored as postings to a plurality of ledger balances.

II A  
A 2

7.

(Amended) A method for accounting for a plurality of transactions for a plurality of accounts using a plurality of accounting rules, each of the plurality of accounts having a cost basis associated therewith, the method comprising:

receiving a transaction from at least one source, the received transaction having an event type, a transaction classification and an asset classification associated therewith;

determining at least one accounting rule to apply to the received transaction based upon at least one of the cost basis, event type, transaction classification and asset classification of the received transaction; and

deriving accounting information for the received transaction using the accounting rule or rules determined to apply to the received transaction.

II  
A2  
⑧ (Amended) A method for accounting for a plurality of transactions from a

plurality of accounts using a plurality of accounting rules entered by a user, the method comprising:

receiving a plurality of accounting rules from the user;

receiving a transaction from at least one source, the transaction being associated with an account of the plurality of accounts;

determining at least one accounting rule to apply to the received transaction based upon certain criteria;

deriving accounting information for the received transaction using the accounting rule or rules determined to apply to the transaction; and

posting the derived accounting information to at least one ledger balance for the account.

9. (Amended) The method of claim 8, wherein each account of the plurality of accounts has a cost basis associated therewith, and the criteria for determining at least one accounting rule to apply to the received transaction comprises the cost basis of the account of the received transaction.

*I*  
10. (Amended) An accounting system for accounting for a plurality of transactions for a plurality of accounts, each of the transactions having a date-time and an account of the plurality of accounts associated therewith, the system comprising:

a user interface for entering and updating a plurality of accounting rules;

*A2*  
a transaction engine for receiving the plurality of transactions, for each received transaction determining whether reconstruction is needed based on the date-time of the received transaction and, based on the determination, reconstructing the account of the received transaction so that the received transactions are posted to the account in date-time order;

an accounting system, coupled to the transaction engine, for determining a set of accounting rules to apply to the received transactions and deriving accounting information for the received transactions according to the set of accounting rules; and

an accounting database coupled to the user interface and to the accounting system for storing the plurality of accounting rules and the derived accounting information for the transactions.

---

Please add the following new claims:

*+*  
+ 12. The accounting system of claim 4, wherein each of the rules has a time-stamp associated therewith stored in the accounting database.--

*A3*  
+ 13. The accounting system of claim 4, wherein the rules have expiration dates associated therewith.--

+ --14. The accounting system of claim 13, wherein the rules have effective dates associated therewith.--

J --15. An accounting system for accounting for a plurality of transactions for a plurality of accounts using a plurality of accounting rules, each transaction being one of a plurality of transaction types, the plurality of transaction types being grouped into a plurality of transaction classifications, the system comprising:

*A3*  
a user interface for entering the plurality of accounting rules and assigning each of the plurality of accounting rules to at least one transaction classification;

a transaction engine for receiving transactions from at least one source;

an accounting engine coupled to the transaction engine for deriving accounting information for the received transactions using for each received transaction at least one accounting rule assigned to the classification of the type of the received transaction; and

an accounting database coupled to the user interface and to the accounting engine for storing records of plurality of accounting rules and the derived accounting information.--

--16. The method of claim 7, further comprising storing the derived accounting information in a database.--

--17. The method of claim 16, wherein the derived accounting information is stored as postings to a plurality of ledger balances.--

--18. The method of claim 8, wherein the derived accounting information is posted to at least one ledger balance of the account in accordance with double entry bookkeeping.--

--19. The method of claim 18, wherein the posting the derived accounting information to at least one ledger balance for the account is performed utilizing a posting matrix.--

*A 3*  
--20. The method of claim 19, wherein the posting matrix is maintained using a graphical user interface.--

--21. The method of claim 8, wherein the received transaction is one of a plurality of transaction types, and the criteria for determining at least one accounting rule to apply to the received transaction comprises the type of the received transaction.--

--22. The method of claim 8, wherein the received transaction is associated with one of a plurality of asset types, and the criteria for determining at least one accounting rule to apply to the received transaction comprises the type of asset of the received transaction.

*IF B*  
--23. A method for accounting for a plurality of transactions from a plurality of accounts using a plurality of accounting rules comprising:

entering a plurality of accounting rules;

receiving a transaction, the transaction being associated with an account of the plurality of accounts;

receiving an event, the received event being associated with the received transaction;

determining at least one accounting rule to apply to the received event based upon certain criteria;

deriving accounting information for the received event using the accounting rule or rules determined to apply to the event; and

posting the derived accounting information to at least one ledger balance for the account of the received transaction.--



II C

--24. A method for accounting for transactions for a plurality of accounts, each account having at least one ledger balance associated therewith, the method comprising:

entering a plurality of accounting rules;

receiving a transaction, the received transaction being associated with one of the plurality of accounts;

receiving an event, the received event being associated with a transaction and the received event having a date-time associated therewith;

determining whether reconstruction is necessary by comparing the date-time of the received event to that of previously received events and performing reconstruction for the account of the transaction based upon the determination;

determining at least one accounting rule to apply to the received event based upon certain criteria;

deriving accounting information for the received event using the accounting rule or rules determined to apply to the event; and

posting the derived accounting information to at least one ledger balance for the account of the received transaction.--

*HC*  
f y j  
C

--25. The method of claim 24, further comprising taking a snapshot of the account.--

*C*

--26. The method of claim 25, further comprising comparing the snapshot of the account to an earlier snapshot of the account.--

*C*

--27. The method of claim 25, further comprising performing reconstruction on the snapshot based on events received after the taking of the snapshot.--

*C*

--28. The method of claim 24, further comprising:

storing the plurality of accounting rules;

storing the received transaction as a record in the accounting database;

storing the received event as a record in the accounting database; and

creating a virtual journal entry using at least one of the stored plurality of accounting rules, the stored transaction records, and the stored received event records.--